



Order Filed on August 9, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Michelle A. Rybak, <i>aka Michelle Annette Rybak</i> <i>aka Michelle Rybak</i>	Case No. 22-18068-JNP
	Hearing Date: August 3, 2023 at 11:00 a.m.
Debtor.	Judge: Jerrold N. Poslusny Jr.

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following pages, number two (2) through two (2) is hereby

ORDERED

DATED: August 9, 2023

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Michelle A. Rybak
Case No.: 22-18068-JNP
Caption of Order: **ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR
STAY**

THIS MATTER having been opened to the Court upon the motion of NewRez LLC d/b/a Shellpoint Mortgage Servicing (“Movant”) for an Order vacating the automatic stay in effect pursuant to [11 U.S.C. § 362\(a\)](#) and the co-debtor stay in effect pursuant to [11 U.S.C. § 1301\(a\)](#), and for good cause shown for the entry of this Order, it is hereby ordered that:

1. The automatic stay and co-debtor stay are hereby vacated under [11 U.S.C. § 362\(d\)](#) and [11 U.S.C. § 1301\(c\)](#), to permit Movant, to institute or resume a mortgage foreclosure action in the Superior Court of New Jersey in order to pursue its rights in real property located at 700 N. 9th Street, Millville, New Jersey 08332;
2. Movant may join as defendants in said foreclosure action against the Debtor and/or any trustee appointed in this case, irrespective of whether the Debtor’s case converts to any other chapter of the Bankruptcy Code;
3. Movant may pursue any and all loss mitigation options with respect to the Debtor or the real property described above, including but not limited to repayment agreement, loan modification, short sale or deed-in-lieu of foreclosure;

In re:
Michelle A. Rybak
Debtor

Case No. 22-18068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 09, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING laura.egerman@mccalla.com, bkyecf@rasflaw.com;legerman@raslg.com

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Total Noticed: 1

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing LLC laura.egerman@mccalla.com,
bkyecf@rasflaw.com;legerman@raslg.com

Phillip Andrew Raymond

on behalf of Creditor PennyMac Loan Services LLC NJ_ECF_Notices@McCalla.com, mcallaecf@ecf.courtdrive.com

R. A. Lebron

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on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com

Seymour Wasserstrum

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11